Filed 09/08/19 Case 19-25590 Doc 10

United States Bankruptcy Court Eastern District of California

In re: Benjamin Francisco Gomez Debtor Case No. 19-25590-C Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-2 User: admin Page 1 of 1 Date Rcvd: Sep 06, 2019 Form ID: 309A Total Noticed: 18 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019. db Benjamin Francisco Gomez, 3390 27th Ave, Sacramento, CA 95820-4720 1102 Q Street Ste 110, +George T. Burke, Sacramento, CA 95811-6563 aty PO Box 73826, Davis, CA 95617-3826 +J. Michael Hopper, t.r 22862452 Tampa FL 33623-6249 PO Box 26249, Bank of America N A, Citibank The Home Depo, c o Credit Control LLC, Clear Recon Group, 4375 Jutland Dr, San Diego PO Box 31179, 22862454 Tampa FL 33631-3179 Clear Recon Group, 22862456 San Diego CA 92117-3600 22862459 Synchrony Bank, c o Midland Funding, 320 E Big Beaver Rd, Troy MI 48083-1238 22862462 Wells Fargo Honda, PO Box 6995, Portland OR 97228-6995 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. EDI: EDD.COM Sep 07 2019 07:28:00 Employment Development Department, smg Bankruptcy Group, MIC 92E, PO Box EDI: CALTAX.COM Sep 07 2019 07:33:00 PO Box 826880, Sacramento, CA 94280-0001 Franchise Tax Board, PO Box 2952. smg Sacramento, CA 95812-2952 E-mail/Text: bankruptcy@firstelectronic.com Sep 07 2019 04:04:32 22862450 1st Elec Bank, 2150 S 1300 E Ste 400, Salt Lake City UT 84106-4336 22862451 EDI: BANKAMER.COM Sep 07 2019 07:28:00 Bank of America, PO Box 982238, El Paso TX 79998-2238 22862453 EDI: PRA.COM Sep 07 2019 07:28:00 Citibank N A. c o Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk VA 23502-4952 E-mail/Text: Bk@c2cfsi.com Sep 07 2019 04:03:38 22862455 Clark Pest Control, Thousand Oaks CA 91360-5836 c o Coast to Coast Financial, 101 Hodencamp Rd, E-mail/Text: bknotice@ercbpo.com Sep 07 2019 04:03:42 22862457 Comcast Cable Communications, c o Enhance Recovery Co LLC, PO Box 57547, Jacksonville FL 32241-7547 EDI: CHASE.COM Sep 07 2019 07:33:00 JP Morgan Chase Bank Card, PO Box 22862458 PO Box 15369, Wilmington DE 19850-536922862460 EDI: CITICORP.COM Sep 07 2019 07:28:00 The Home Depot CBNA, PO Box 6497, Sioux Falls SD 57117-6497 22862461 EDI: WFFC.COM Sep 07 2019 07:33:00 Wells Fargo Bank, PO Box 51193, Los Angeles CA 90051-5493 TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2019 at the address(es) listed below:

NONE. TOTAL: 0

Information t	formation to identify the case:			
Debtor 1	Benjamin Francisco Gomez	Social Security number or ITIN xxx-xx-2901		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN Social Security number or ITIN		
	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court		Date case filed for chapter 7: 9/4/19		
Case number:	19-25590 - C - 7			

12/15

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Benjamin Francisco Gomez	
2.	All other names used in the last 8 years	aka Ben Gomez	
3.	Address	3390 27th Ave Sacramento, CA 95820–4720	
4.	Debtor's attorney Name and address	George T. Burke 1102 Q Street Ste 110 Sacramento, CA 95811	Contact phone: 916–447–2222
5.	Bankruptcy trustee Name and address	J. Michael Hopper PO Box 73826 Davis, CA 95617	Contact phone: 530–757–2033

For more information, see page 2 >

Debtor: Benjamin Francisco Gomez Case number: 19–25590 – C – 7

6. Bankruptcy clerk's office

You may inspect all records filed in this case at this office or online at www.pacer.gov.

Robert T Matsui United States Courthouse

501 I Street, Suite 3–200 Sacramento, CA 95814 Hours: M-F 9:00 AM - 4:00 PM

www.caeb.uscourts.gov Phone: (916) 930–4400

Date: 9/6/19

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

October 9, 2019 at 03:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Robert T Matsui United States Courthouse, 501 I Street, Room 7-B, 7th Floor, Sacramento, CA

Debtors are required to bring government issued photo identification and proof of social security number to the meeting of creditors.

Filing deadline: 12/9/19

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

13. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail

Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov or debtors can register for DeBN by filing form EDC 3–321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court–issued notices and orders by aprail